What Is Claimed Is:

1. A smart card system, comprising:

a smart card; and

at least one terminal which is accessible to said smart card, said smart card comprising:

an I/O interface for exchanging data via said terminal;

an operating system; and

an application program unit including:

a data storage unit which includes game defining data and point data; and

a program execute unit which accesses said data storage unit and executes a game defined by said game defining data;

wherein said point data is divided into first point data and second point data, a point input from outside through said I/O interface is stored in said first point data, and a point generated inside according to the result of executing the game is stored in said second point data.

2. A smart card comprising:

an I/O interface for input and output of data;

an operation system; and

an application program unit including:

a data storage unit which includes game defining data and point data; and

a program execute unit which accesses said data storage unit and executes a game defined by said game defining data;

wherein said point data is divided into first point data and second point data, a point input from outside through said I/O interface is stored in said first point data, and a point generated inside according to the result of executing the game is stored in said second point data.

3. The smart card according to claim 2, wherein, when the value of points stored in the smart card is subject to an inquiry, the sum of the first point data and the second point data is returned.

4. The smart card according to claim 2, wherein, when points are newly added to the smart card from the outside, a point value is added to the first point data.

5. The smart card according to claim 2, wherein, when points are to be subtracted from the smart card to receive a service corresponding to the value of the points, a point value is firstly subtracted from the second point data, and also subtracted from the first point data if the point value

in the second point data is less than the points to be
subtracted.

6. The smart card according to claim 2, wherein, when
points are to be subtracted from the smart card to accept
return, a point value is firstly subtracted from the first
point data, and also subtracted from the second point data
if the point value in the first point data is less than the
point to be subtracted.

7. The smart card according to claim 2, wherein, when
a game is to be executed on the smart card, a point value
determined corresponding to the game to be executed is
subtracted from the first point data, and if the point value
is greater than the first point data, the game cannot be
executed.

8. The smart card according to claim 2, wherein, when
points are to be gained according to the result of executing
game on the smart card, a point value is added to the second
point data.

9. The smart card according to claim 2, wherein log
data on processing of an application on the smart card is

stored in the smart card and the log data can be referred to from the outside.

10. The smart card system according to claim 1, wherein said terminal has a game execution function which enables execution of the game held in said smart card.

11. The smart card system according to claim 10, wherein said game execution function can be selected whether to be provided or not.

12. A method for providing a loyalty program using a smart card, comprising the steps of:

managing point data by an application program on the smart card;

issuing a point in response to a product purchase and adding the issued point to first point data in the smart card;

generating a point in response to a result of playing a game loaded in the smart card and adding the generated point to second point data in the smart card;

controlling to provide a game service according to a value of points in said first point data.

13.   The method for providing a loyalty program according to claim 12, wherein the step of controlling to provide a service of playing the game includes the step of subtracting from said first point data a predetermined point value corresponding to the game to be executed.